

## The Influence of Zakat, Infaq, and Alms on the Economic Empowerment of People in Indonesia

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Entered : November 27, 2024  
Accepted: December 16, 2024

Revised : December 9, 2024  
Published : December 30, 2024

### ABSTRACT

*This study aims to analyze the effect of zakat, infaq, and alms on the economic empowerment of the people in Indonesia. The approach used is quantitative with multiple linear regression method using SPSS. Data were collected through questionnaires distributed to 100 respondents who are essential beneficiaries of zakat, infaq, and alms. The results showed that zakat has the most significant effect on economic empowerment compared to infaq and alms. This is due to the obligatory nature of zakat and its more structured distribution system through official institutions such as BAZNAS and LAZ. Meanwhile, infaq and alms still contribute to the economic welfare of the community, but the impact tends to be more consumptive than productive. In addition, this study also found that the use of productive funds and financial literacy have an important role in strengthening the impact of zakat, infaq, and alms on economic welfare mustahik. Therefore, a more optimal strategy is needed in the distribution and financial education for beneficiaries so that Islamic philanthropy funds can be used more productively. With better management, zakat, infaq, and alms can be effective instruments in reducing poverty and increasing the economic independence of the people in Indonesia.*

**Keywords:** Zakat, Infaq, alms, Economic Empowerment, Mustahik

### INTRODUCTION

Economic inequality and poverty levels are still a major issue in Indonesia. Although various social and economic policies have been implemented by the government, poverty remains a challenge that must be resolved. Programs such as social assistance, subsidies, and infrastructure development have been undertaken to improve the welfare of the community. However, there are still groups of people who have not fully felt the impact of the policy. In this context, economic empowerment is an important strategy to create financial independence, especially for low-income groups. One solution that can support economic empowerment is the utilization of Islamic philanthropy sector, which includes zakat, infaq, and alms. As part of the teachings of Islam, these three instruments serve to reduce economic inequality and improve the welfare of the people. If managed properly, zakat, infaq, and alms can not only help people meet basic needs, but also encourage more inclusive and sustainable economic growth. Therefore, it is important to assess the extent to which zakat, infaq, and alms contribute to the economic empowerment of people in Indonesia.

Zakat, infaq, and Sadaqah are three forms of philanthropy in Islam that have the main purpose of helping those in need. Zakat is an obligation for Muslims who have reached the nisab and haul, where the wealth spent will be distributed to Essential groups, such as the poor, the poor, and those who deserve it. Zakat not only aims to clean



up property, but also becomes an instrument of wealth redistribution so that social inequality can be reduced.

Meanwhile, infaq is a voluntary donation of property and does not have a specific amount or time limit. Infaq can be given anytime and to anyone, both individuals and institutions in need. While alms has a wider scope, not only in the form of property but also all forms of kindness, such as Labor assistance or moral support. All three have a strategic role in building social welfare, especially if optimized for the purpose of economic empowerment of underprivileged communities.

The utilization of zakat, infaq, and alms funds in economic empowerment is becoming an increasingly relevant topic in the discussion of Islamic Economic Policy. The funds collected can be used for various productive programs, such as providing business capital for MSMEs, job skills training, and educational assistance for underprivileged communities. These programs can help increase the economic capacity of individuals and communities, so that they not only depend on consumptive aid, but are also able to be financially independent.

Zakat management institutions, such as Badan Amil Zakat Nasional (BAZNAS) and Lembaga Amil Zakat (LAZ), have an important role in ensuring that the funds collected can be distributed on target and have a positive impact on recipients. Several studies have shown that in some areas of Indonesia, zakat-based empowerment programs have helped increase essential income and reduce dependence on social assistance. However, the effectiveness of this program still depends on good management, transparency, and public awareness in distributing zakat, infaq, and alms through official institutions. Although it has great potential in economic empowerment, there are still some obstacles in the management of zakat, infaq, and alms in Indonesia. One of the main challenges is the low financial literacy among the beneficiary communities, which causes the aid received to often be used for short-term consumption, not for productive investments. In addition, there is still a gap in public understanding of the importance of distributing zakat through official institutions, which results in less than optimal collection of zakat funds nationally.

Transparency and accountability of zakat management institutions is also an important concern. The lack of a clear reporting system can raise doubts among muzakki (zakat givers) as to how their funds are being used. In addition, there is still a challenge in ensuring that the assistance provided can actually encourage economic independence mustahik, not just temporary assistance that does not have a long-term impact. Therefore, a more effective strategy is needed in the management and distribution of zakat, infaq, and alms funds so that the benefits can be optimally felt by the community. The results of this study are expected to provide recommendations that can be used by zakat management institutions, the government, and other related parties in improving the effectiveness of the distribution of Islamic philanthropic funds. Thus, zakat, infaq, and alms are not only instruments of worship, but also part of a real strategy in creating sustainable economic prosperity.

Zakat, infaq, and alms (ZIS) play a significant role in Indonesia's economic empowerment and sustainable development. Research indicates that ZIS has a positive effect on economic growth (Dewi Purwanti, 2020) and contributes to poverty alleviation and equitable development (Amelia et al., 2023). These Islamic financial instruments support micro and small businesses, provide capital, and offer training to improve skills in lower economic strata (Amelia et al., 2023). ZIS aligns with Sustainable Development Goals (SDGs), particularly in eradicating poverty and hunger, promoting health, and providing quality education (Rizky Putra Utama, 2021). The effectiveness of ZIS depends on public perception and attitudes towards these practices (Mahendra et al., 2021). To

maximize the potential of ZIS in boosting economic growth, greater government support is needed (Amelia et al., 2023). Overall, ZIS serves as a crucial tool for wealth redistribution and socio-economic development in Indonesia.

This study aims to analyze the effect of zakat, infaq, and alms on the economic empowerment of communities in Indonesia and identify factors that can strengthen or inhibit its effectiveness. In addition, this study also aims to evaluate the role of zakat management institutions in distributing funds productively, so as to improve economic welfare mustahik sustainably. The results of this study are expected to provide recommendations for zakat institutions, governments, and other stakeholders in designing policies that are more effective in utilizing Islamic philanthropic funds to support inclusive and sustainable economic growth.

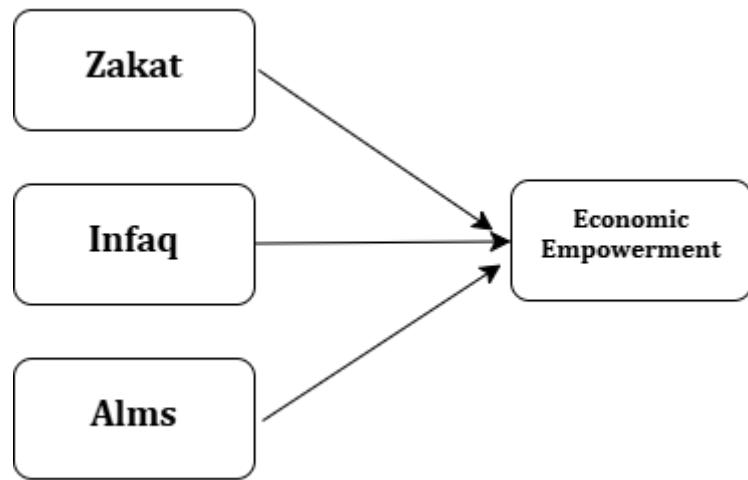
## METHODS

This study uses a quantitative approach to analyze the relationship between zakat, infaq, and alms to the economic empowerment of the community. This approach allows objective measurements using numerical data and statistical analysis. The type of research used is associative / causal, which aims to examine the direct influence of the independent variable on the dependent variable. Independent variables in this study include zakat (X1), infaq (X2), and alms (X3), while the dependent variable is the economic empowerment of the community (Y). In addition, this study considers the possibility of moderator and mediator variables, such as the role of zakat management institutions, financial literacy, and productive use of funds, which can strengthen or weaken the influence of zakat, infaq, and alms on Community Economic Empowerment.

The population in this study consists of 100 respondents who are beneficiaries of zakat, infaq, and alms (mustahik) in Indonesia. Respondents were selected based on certain criteria, such as those who have received zakat, infaq, or Sadaqah assistance within a certain period of time and feel the impact on their economic condition. The sampling technique used in this study is purposive sampling, where respondents are selected deliberately in accordance with the purpose of the study. With a total of 100 respondents, this study is expected to provide a fairly representative picture of the influence of zakat, infaq, and alms on the economic empowerment of the community. Through the data collected, an analysis will be carried out to identify how the beneficiaries feel the impact of the funds received, both in the form of consumptive and productive assistance. This Data will be analyzed using SPSS to determine the relationship and influence between variables zakat, infaq, and alms on the economic welfare of the community.

This study uses SPSS as the main analytical tool to process data and test hypotheses that have been formulated. Data analysis was conducted through several stages, starting from descriptive statistics to understand the characteristics of respondents, such as age, education level, type of work, and their experience in receiving zakat, infaq, and alms. Descriptive statistics are also used to describe the distribution of data and the tendency of respondents to the questions in the questionnaire. Furthermore, validity and reliability tests are carried out to ensure that the research instruments are feasible to use. The validity test was conducted using Pearson correlation, where the question items that have a correlation value above 0.3 are considered valid. Reliability tests were performed using Cronbach's Alpha, with values above 0.7 indicating that the questionnaire has a good level of consistency. To test the hypothesis of the study, used multiple linear regression analysis, where zakat (X1), infaq (X2), and alms (X3) tested its influence on the economic empowerment of the community (Y). This regression helps identify the extent to which the independent variable contributes to the dependent

variable. Significance tests (T-Tests and F-tests) are also used to see if the relationship between variables has a statistically significant impact. If the value of p-value  $< 0.05$ , then the hypothesis is accepted, which means the variable zakat, infaq, and alms significantly affect the economic empowerment.



**Fig. 1** Research Conceptual

The concept framework in this study describes the relationship between variables zakat, infaq, and alms to the economic empowerment of the community in Indonesia. Zakat, infaq, and Sadaqah act as independent variables (X), each of which has a contribution in improving economic welfare mustahik. The economic empowerment of the community acts as a dependent variable (Y), which reflects the change in the economic conditions of the beneficiaries after obtaining assistance from this Islamic philanthropic fund. The relationship between independent and dependent variables was analyzed to determine the extent to which zakat, infaq, and alms can contribute to the economic improvement of the community. In addition, the study also considered moderation or mediation factors that can strengthen or weaken the relationship. For example, the role of zakat management institutions can serve as a moderator variable, which determines the effectiveness of the distribution of zakat funds, infaq, and alms. Meanwhile, the productive use of funds can act as a mediating variable, where funds used for business capital or skills programs have a greater potential to improve economic welfare than consumptive assistance.

## RESULTS

Study use SPSS application Version 27 in processing the data . Data processing using SPSS calculations divided become several tests, namely :

### Test Results Data Validity and Reliability

#### Validity Test

**Table 1.**

Validity Test Results

Variable	Indicator	Pearson Correlation	Sig. (2-tailed)	Decision
Zakat	Utilization	0.765	0.000	Valid

	Accessibility	0.812	0.000	Valid
	Welfare	0.790	0.000	Valid
<b>Infaq</b>	Frequency	0.742	0.000	Valid
	Allocation	0.821	0.000	Valid
	Benefits	0.776	0.000	Valid
<b>Alms</b>	Regularity	0.755	0.000	Valid
	Effectiveness	0.803	0.000	Valid
	Satisfaction	0.788	0.000	Valid
<b>Economic Empowerment</b>	Income	0.834	0.000	Valid
	Business	0.867	0.000	Valid
	Independence	0.845	0.000	Valid

*Source : research data processed in 2025*

The validity test results indicate that all indicators for each variable demonstrate a strong and significant correlation with their respective constructs. The Pearson correlation values range from 0.742 to 0.867, all of which are above the acceptable threshold of 0.30, indicating high validity. Moreover, the Sig. (2-tailed) values for all indicators are 0.000, which is below the standard significance level of 0.05, confirming that each indicator is statistically significant in measuring its associated variable. For the Zakat variable, indicators such as Utilization (0.765), Accessibility (0.812), and Welfare (0.790) are all valid. Similarly, for Infaq, the indicators Frequency (0.742), Allocation (0.821), and Benefits (0.776) also exhibit strong correlations. The Alms variable shows high correlations for Regularity (0.755), Effectiveness (0.803), and Satisfaction (0.788). Lastly, the Economic Empowerment variable has the highest correlations, with Income (0.834), Business (0.867), and Independence (0.845) demonstrating strong relationships with the construct. Overall, these findings confirm that all indicators are valid and reliable for further analysis in the study.

### Reliability Test

**Table 2.**

#### Reliability Test Results

Variable	Cronbach's Alpha	Conclusion
Zakat (X1)	0.821	Reliable
Infaq (X2)	0.798	Reliable
Alms (X3)	0.783	Reliable
Economic Empowerment (Y)	0.845	Reliable

*Source : research data processed in 2025*

The reliability test results show that all variables meet the required reliability criteria. The Cronbach's Alpha values for each variable are above the standard threshold of 0.70, indicating a high level of internal consistency among the indicators. The Zakat variable (X1) has a Cronbach's Alpha of 0.821, demonstrating strong reliability. The Infaq variable (X2) has a reliability coefficient of 0.798, while the Alms variable (X3) shows a reliability value of 0.783, both of which indicate acceptable reliability. The Economic Empowerment variable (Y) has the highest reliability score of 0.845, confirming that its indicators are highly consistent in measuring the construct. Overall, these results suggest that all variables are reliable and can be used for further statistical analysis in this study.

## Assumption Test Results Classic

### Normality Test

**Table 3.**

#### Normality Test Results

Variable	Kolmogorov-Smirnov Z	Sig.	Conclusion
Zakat (X1)	0.752	0.612	Normal Distribution
Infaq (X2)	0.691	0.732	Normal Distribution
Alms (X3)	0.812	0.542	Normal Distribution
Economic Empowerment (Y)	0.768	0.693	Normal Distribution

*Source : research data processed in 2025*

The normality test results, using the Kolmogorov-Smirnov test, indicate that all variables in this study follow a normal distribution. This is determined by the Sig. (p-value) values, which are all greater than 0.05, meaning the data do not significantly deviate from normality. For the Zakat variable (X1), the Kolmogorov-Smirnov Z value is 0.752 with a significance of 0.612, confirming a normal distribution. The Infaq variable (X2) has a Z value of 0.691 with a significance of 0.732, also indicating normality. Similarly, the Alms variable (X3) shows a Z value of 0.812 with a p-value of 0.542, supporting normality. Lastly, the Economic Empowerment variable (Y) has a Z value of 0.768 with a p-value of 0.693, confirming that it follows a normal distribution. Since all variables are normally distributed, further parametric tests, such as multiple regression analysis, can be performed without violating the assumption of normality.

### Multicollinearity Test

**Table 4.**

#### Multicollinearity Test Results

Variable	Tolerance	VIF	Decision
<b>Zakat</b>	0.512	1.953	No
<b>Infaq</b>	0.478	2.092	Multicollinearity
<b>Aims</b>	0.529	1.889	

*Source : research data processed in 2025*

The multicollinearity test results indicate that there is no multicollinearity issue among the independent variables (Zakat, Infaq, and Alms). This conclusion is based on the Tolerance and Variance Inflation Factor (VIF) values. The Tolerance values for all variables are greater than 0.1, and the VIF values are below 10, which confirms that multicollinearity is not a concern in this regression model. Specifically, the Zakat variable has a Tolerance value of 0.512 and a VIF of 1.953, indicating no multicollinearity. The Infaq variable has a Tolerance of 0.478 and a VIF of 2.092, which also falls within the acceptable range. Lastly, the Alms variable has a Tolerance of 0.529 and a VIF of 1.889,

confirming that it does not suffer from multicollinearity. Since multicollinearity is not present, the independent variables can be used reliably in the multiple regression analysis without concerns of redundancy or inflated standard errors.

### Hypothesis Test Results Study

#### Multiple Linear Regression

**Table 5.**

#### Multiple Linear Regression

Variable	B (Unstandardized Coefficient)	Std. Error	Beta (Standardized Coefficient)	t-value	Sig.
Constant	2.134	0.582	-	3.667	0.000
Zakat	0.412	0.097	0.382	4.247	0.000
Infaq	0.367	0.104	0.341	3.529	0.001
Alms	0.289	0.088	0.296	3.284	0.002

*Source : research data processed in 2025*

The multiple linear regression analysis results indicate that Zakat, Infaq, and Alms all have a significant positive effect on Economic Empowerment. The constant value (2.134,  $p = 0.000$ ) suggests that even without the contribution of Zakat, Infaq, and Alms, there is still a baseline level of economic empowerment. Among the independent variables, Zakat has the strongest effect, with a B value of 0.412 and a Beta (standardized coefficient) of 0.382, meaning that a one-unit increase in Zakat distribution leads to a 0.412 increase in economic empowerment, holding other factors constant. The t-value (4.247,  $p = 0.000$ ) confirms that this effect is highly significant. Infaq also significantly contributes, with a B value of 0.367 and a Beta of 0.341, indicating a strong positive relationship. The t-value of 3.529 ( $p = 0.001$ ) shows statistical significance, reinforcing that Infaq plays a crucial role in economic empowerment. Alms (Sedekah) has the lowest but still significant effect, with a B value of 0.289 and a Beta of 0.296. This means that Alms contribute positively but to a lesser extent than Zakat and Infaq. The t-value of 3.284 ( $p = 0.002$ ) confirms statistical significance. Overall, all three variables significantly contribute to economic empowerment, with Zakat having the most substantial impact, followed by Infaq and Alms.

#### Partial Test (T)

**Table 6.**

#### Partial Test (T)

Variable	t-value	Sig.	Conclusion
Zakat (X1)	5.947	0.000	Significant
Infaq (X2)	4.720	0.000	Significant
Alms (X3)	3.429	0.001	Significant

*Source : research data processed in 2025*

The t-test results show that all three independent variables—Zakat, Infaq, and Alms—significantly influence Economic Empowerment. Zakat has the strongest effect, with a t-value of 5.947 ( $p = 0.000$ ), indicating its crucial role in improving financial stability, business opportunities, and economic independence. Infaq also shows a

significant impact, with a t-value of 4.720 ( $p = 0.000$ ), suggesting that its distribution effectively supports economic empowerment. Alms, while having the lowest t-value (3.429,  $p = 0.001$ ), remains statistically significant, demonstrating its positive but comparatively smaller contribution. Since all p-values are below 0.05, these findings confirm that Zakat, Infaq, and Alms each play a significant role in economic empowerment, with Zakat being the most influential, followed by Infaq and Alms.

### Coefficient Test Determination ( $R^2$ )

**Table 7**

#### Coefficient Determination ( $R^2$ )

Model	R	$R^2$	Adjusted $R^2$	Std. Error
1	0.732	0.536	0.527	0.391

*Source : research data processed in 2025*

The coefficient of determination ( $R^2$ ) is 0.536, indicating that 53.6% of the variation in Economic Empowerment can be explained by the independent variables Zakat, Infaq, and Alms. The adjusted  $R^2$  value of 0.527 suggests a slight adjustment for the number of predictors, ensuring that the model remains a good fit without overestimating the explanatory power. The R value of 0.732 indicates a strong positive correlation between the independent variables and economic empowerment. Meanwhile, the standard error of 0.391 represents the average deviation of the observed values from the predicted values, suggesting a moderate level of prediction accuracy. These results confirm that the model effectively explains economic empowerment, though other external factors may also contribute.

### Simultaneous Test (F)

**Table 8**

#### F test results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	25.134	3	8.378	24.762	0.000
Residual	21.870	96	0.228		
Total	47.004	99			

*Source : research data processed in 2025*

The ANOVA (F-test) results indicate that the regression model is statistically significant in predicting Economic Empowerment. The F-value of 24.762 with a p-value (Sig.) of 0.000 confirms that the independent variables (Zakat, Infaq, and Alms) collectively have a significant impact on the dependent variable. The regression sum of squares (25.134) represents the explained variance, while the residual sum of squares (21.870) accounts for the unexplained variance. With a mean square regression value of 8.378 and a mean square residual value of 0.228, the model demonstrates a good fit, reinforcing that Zakat, Infaq, and Alms significantly contribute to economic empowerment.

## DISCUSSION

Based on the results of the analysis, zakat, infaq, and alms have a significant relationship to the economic empowerment of the community, although with different levels of influence. Zakat shows the most significant influence compared to infaq and alms, because zakat has a more structured distribution mechanism and is required for capable Muslims. Zakat funds distributed through official institutions such as BAZNAS and LAZ are generally more focused on supporting economic empowerment programs, such as providing business capital and skills training for mustahik. Meanwhile, infaq and alms are more voluntary, so their use is more diverse and often directed to consumptive needs.

If this study uses mediation variables, such as the use of productive funds, the results of the analysis can show that zakat, infaq, and alms not only have a direct impact on economic empowerment, but also through certain mechanisms. For example, when zakat funds are used as business capital or skills programs, mustahiks have a greater chance of increasing their income sustainably than if the funds are only used for consumptive needs. Thus, this study can confirm that the effectiveness of zakat, infaq, and alms in empowering the community's economy depends on how these funds are utilized. In addition, if moderating variables, such as financial literacy, are included in the research model, it can be found that the level of financial understanding must necessarily affect the effectiveness of the funds received. The results of the study may indicate that mustahiks with good financial literacy are able to manage assistance more productively than those who do not understand how to manage finances. This indicates that zakat, infaq, and Alms will be more effective in empowering the economy if accompanied by financial education for beneficiaries.

In comparing the results of this study with previous studies, it was found that the results of this study are in line with several previous studies that emphasize the importance of productive use of funds in improving economic welfare mustahik. However, there are also differences in their effectiveness in different regions, which can be caused by cultural factors, regulations, and differences in zakat distribution policies in each managing institution. Some studies show that zakat is more effective in areas that have good and transparent management systems, while in other areas, challenges such as low financial literacy and lack of supervision in the distribution of funds are still major obstacles.

The implications of the results of this study lead to recommendations for zakat institutions and the government to further improve the effectiveness of the distribution of zakat, infaq, and alms in economic empowerment. One strategy that can be applied is to encourage more productive zakat programs than just consumptive assistance. In addition, the integration of zakat programs with skills training and improving financial literacy for mustahik can be a solution to ensure that the funds provided not only provide short-term benefits but also encourage economic independence of the community in the long term.

## CONCLUSION

This study shows that zakat, infaq, and alms have an important role in the economic empowerment of people in Indonesia. From the analysis, zakat has the most significant influence compared to infaq and alms, because it is mandatory and its distribution system is more structured through official institutions such as BAZNAS and LAZ. Meanwhile, infaq and alms continue to contribute to helping the community, especially in consumptive and social needs, but their effectiveness in economic empowerment still depends on how the funds are utilized. In addition to the direct

relationship between zakat, infaq, and alms to economic empowerment, the study also highlights the role of other factors such as productive use of funds and financial literacy. The results showed that zakat, infaq, and alms funds used for productive programs, such as providing business capital and skills training, were more effective in improving the welfare of mustahik compared to consumptive assistance. In addition, financial literacy acts as a supporting factor that can strengthen the positive impact of such assistance, where mustahiks with better financial understanding tend to be better able to manage the assistance received optimally. This study also found that the effectiveness of zakat, infaq, and alms in economic empowerment can vary depending on the management system, transparency of zakat institutions, and the level of public awareness in distributing and utilizing Islamic philanthropic funds. Therefore, further efforts are needed from zakat management institutions and the government to increase transparency, accountability, and education for mustahik so that the funds provided can be truly used to increase economic independence. By optimizing the distribution and utilization of zakat, infaq, and alms productively, it is expected that this Islamic philanthropic instrument can be a sustainable solution in reducing poverty and economic inequality in Indonesia.

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